



**Dear Fellow
Pennsylvanian:**

As Attorney General I encourage all Pennsylvanians to be aware of this growing consumer fraud - IDENTITY THEFT. This is when a thief willfully obtains or attempts to obtain your "personal identifying information" by accessing public records, stealing your mail, spying for your PIN number at an ATM machine, and even sorting through your trash for receipts and statements.

Personal identifying information includes your name, address, social security number, banking or credit card numbers.

This brochure is designed to help you become familiar with the steps to take to reduce access to your personal identifying information.

Mike Fisher

Following these precautionary steps, while they offer no guarantee, will reduce your chances of becoming the next identity theft victim.



Minimize the amount of information that a thief can steal:

- Do not carry all your credit cards, your Social Security card, passport, and birth certificate in your wallet or purse at all times. Carry these only when needed.
- Carefully monitor your monthly credit card statements and order a credit report once a year to check for inaccuracies and fraudulent use of your accounts.

To Obtain Copies of Your Credit Report contact:

- Equifax
P.O. Box 105873
Atlanta, GA 30348-5873
1-800-997-2493
- Experian Information Solutions
(formerly TRW)
P.O. Box 949
Allen, TX 75013-0949
1-888-397-3742
- TransUnion
P.O. Box 390
Springfield, PA 19064-0390
1-800-916-8800

When ordering new checks, do not provide unnecessary information such as your social security number, telephone number and driver's license number. This information on a check is too easily available and an easy target.

Never give out your credit card number or bank account number over the phone unless you know the organization is reputable.

Never throw ATM receipts in a public trash container, keep the receipts.

Be very careful when using your credit card on the Internet, or providing other information such as your social security number or other personal information. Internet fraud is growing rapidly.

Preventative Actions:

Be conscious of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.

Always shred preapproved credit applications, credit card receipts, bills and other financial information you do not want before discarding them in the trash or recycle bin.

Passwords and Personal Identification Numbers (PINs):

- When creating your password do not use the obvious; such as your birth date, social security number, or a portion of your first, middle or last name.
- Ask your financial institution about adding security to your account.
- Memorize all your passwords, don't record them on paper or carry in your wallet.

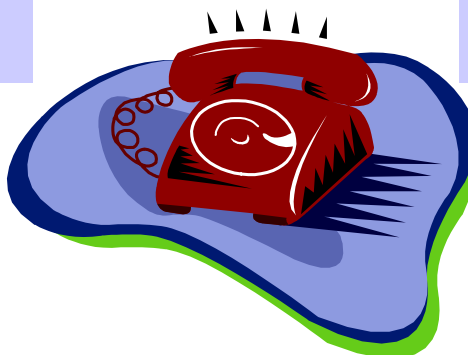


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www.attorneygeneral.gov

If you have any
further questions
or concerns,
please contact the
Attorney General's
Bureau of
Consumer Protection
toll-free hotline at
1-800-441-2555.



Protect Yourself: How to Avoid Identity Theft



Provided by the Office of
Attorney General Mike Fisher